

**PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:  
Kinsella  
Serial No.: 09/733,664  
Filed: 12/8/2000  
For: Fraud Prevention for Remote  
Transactions

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Group Art Unit: 2134  
Examiner: NALVEN, ANDREW L.  
Atty. Docket No.: A010  
Confirmation No.: 4630

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MAIL STOP FEE AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**CERTIFICATION OF TRANSMISSION**  
**DATE OF DEPOSIT: September 22, 2004**

I hereby certify that this correspondence is being facsimile transmitted to the Patent and Trademark Office (Fax No. 703-872-9306) under 37 CFR 1.8(a) on the date indicated above.

Signature of person transmitting:

  
N. STEPHAN KINSELLA**RESPONSE TO OFFICE ACTION DATED 04/22/2004**

The following amendments and remarks are respectfully submitted in response to the non-final Office Action dated 04/22/2004. In response to the Office action, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.